



We take care of face to face identity verification for you.

We are excited to confirm that you can now access ZIP ID as a preferred supplier for Refresh Products, VOI Non-Face-to-Face identification.

Currently all Non-Face-to-Face verifications completed requires the loan applicants to visit an Australia Post branch. Zip ID removes this requirement.

What are the benefits of ZIP ID?

Convenience: Zip ID will visit the applicants at a location such as their home or workplace at an agreed time.

Smart verification: Reports are digitally completed on the spot, sent electronically for Q.A verification and returned within 24 hours (often these are returned within 2-4 hours).

Reliance: Reports do not need to be mailed and therefore missing reports will no longer be an issue.

Getting Started

Step 1: You can download the ZIP ID form from the AFM Document Library

Step 2: Provide this form to the applicant to arrange a booking, including the payment of \$39.00 per applicant.

Step 3: Once the Zip ID appointment is completed, the VOI form will be returned directly to the Refresh Products electronic VOI mailbox and will be attached to the file. Note: You will not receive a copy of the VOI as it is paid for by the applicants and returned directly to the ZIP ID portal.

You can view a short video to familiarise yourself with ZIP ID at the below link; <https://vimeo.com/252634636>

Please note: The Zip ID VOI service is only available in Metro/Suburban locations throughout Australia. Locations serviced can be confirmed by visiting www.zipid.com.au. If a location is not covered by ZIP ID, your client will need to use the current Australia Post method.

Contact your AFM Business Manager today to find out more information

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Frequently Asked Questions

Why is an ID check required?

The law requires parties to property transactions to have their identity verified face to face. This helps to ensure trust and safety.

I haven't had to do this before. Why now?

An ID check may not have been a requirement the last time you sought finance. Regulation now requires AFM (or its authorised agent like ZipID) to conduct this step.

How long will the appointment take?

Your ID check only takes 5 minutes. The appointment will be conducted by a specially trained ZipID representative from Toll Fast using ZipID's secure technology.

Does ZipID come to my suburb?

ZipID is available in metro areas and suburbs. You can check if your suburb (work or home) is covered at zipid.com.au.

What if I live outside of ZipID's service area?

Please contact your broker and s/he will provide you with Australia's Post's face to face ID check form.

What ID documents are required?

Specific combinations of original government issued ID documents are required.

The most common eligible combinations are:

- Australian Passport + Australian Driver's Licence; or
- Australian Driver's Licence + Full Birth Certificate, + Medicare Card.

Plus many more options. Our online booking form will step you through what you require.

Are copies of ID documents acceptable?

No. It is a requirement that the ID documents must be originals and not copies (including certified copies).

What if the ID documents are expired?

Australian Passports expired by less than 2 years are acceptable. Otherwise, if your ID documents have expired or will be expired at the time of your appointment you will need to have them reissued.

Will you take my photo?

Yes. This helps demonstrate that you are the same person as shown in your photo ID documents.

How are my identity details protected?

ZipID respects your privacy and securely protects all of your personal information. Please view our privacy policy at zipid.com.au/privacy.

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